

YOUR GUIDE TO CARD BENEFIT

Emergency Evacuation and Transportation/Repatriation of Remains Coverage

Your Guide to Benefit describes the benefit in effect as of 7/1/15. Benefit information in this guide replaces any prior benefit information you may have received. Please read and retain for your records. Your eligibility is determined by your financial institution.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-508-1276, or call collect outside the U.S. at 804-673-6498.

For questions about your account, balance, or rewards points please call the customer service number on your Visa card statement.

Benefit Information

What are these benefits?

Emergency Evacuation and Transportation/Repatriation of Remains Coverage provides reimbursement for expenses not paid by other coverage if you require **Emergency Evacuation and Transportation** or **Repatriation of Remains** while on a Trip purchased entirely with your Visa card.

- ▶ Emergency Evacuation and Transportation benefit limit: up to ten thousand dollars (\$10,000.00)
- ▶ Repatriation of Remains benefit limit: up to one thousand dollars (\$1,000.00)

Please Note: These benefits are supplemental to and excess of any valid and collectible insurance or other reimbursement. Note that coverage is secondary to any existing health and/or dental coverage the Eligible Person may have, including workers compensation and disability benefits whether or not provided by law.

Who is eligible for these benefits?

You and your Immediate Family Members are eligible if you are the valid cardholder of an eligible, U.S. issued Visa card and charge your Trip using the card.

What is the Emergency Evacuation benefit?

When you charge a Trip via a Common Carrier—the duration of which is not less than five (5) days and does not exceed sixty (60) days and is in excess of one hundred (100) miles* from your Residence—with your eligible Visa card, you will be reimbursed for covered expenses not paid or payable by your medical insurance or other reimbursement if any injury or illness occurring during your Trip results in a necessary Emergency Evacuation, subject to the maximum benefit limit.

Emergency Evacuation means:

- A. Your medical condition warrants immediate transportation from the place where you are injured or sick to the nearest Hospital where appropriate medical treatment can be obtained; or
- B. After treatment at a local Hospital, your medical condition warrants transportation to your Residence for further medical treatment or recovery; or
- C. Both (a) and (b) above

The evacuation must be pre-approved by the Benefit Administrator in consultation with a legally licensed Physician who certifies that the severity of the injury or sickness warrants Emergency Evacuation. The Benefit Administrator must also make the actual medical transportation arrangements.

What is covered by the Emergency Evacuation benefit?

Covered expenses include those for transportation, medical services, and medical supplies needed to facilitate your Emergency Evacuation. All transportation arrangements must be:

- A. Recommended by the attending Physician;
- B. Required by the standard regulations of the conveyance transporting you; and
- C. Arranged and approved in advance by the Benefit Administrator

Transportation means any land, water, or air conveyance required to transport you during an Emergency Evacuation. Such transportation includes, but is not limited to, air ambulances, land ambulances, and private motor vehicles.

This benefit does not cover any expenses provided by another party at no cost to you or already included in the cost of the scheduled Trip on which the illness or injury occurs.

Emergency Evacuation and Transportation/Repatriation of Remains Coverage, continued

What is the Emergency Transportation benefit?

In the event you are hospitalized for more than eight (8) days, the Benefit Administrator can arrange for a relative or friend to visit your bedside by paying the cost of any economy-class round-trip ticket for that person. You are also eligible to receive reimbursement for the cost of an economy airfare ticket, if the original ticket(s) cannot be used, or to return an accompanying minor to his/her Residence, when applicable. In exchange for this service, the return tickets must be turned over to the Benefit Administrator whenever possible or the Benefit Administrator must be reimbursed the amount equivalent to the value of the unused ticket.

What is the Repatriation of Remains benefit?

In the event of your death during the course of the covered Trip, the Benefit Administrator will pay the reasonable covered expenses up to one thousand dollars (\$1,000.00) to return your body to your country of Residence.

These covered expenses include, but are not limited to, expenses for embalming, cremation, coffin, and transportation.

What is not covered?

These benefits do not cover any expense resulting from the following:

- ▶ Travel for the purpose of obtaining medical treatment
- ▶ Non-emergency services, supplies, or charges
- ▶ Services, supplies, or charges rendered by a member of your immediate family
- ▶ Care not medically necessary as determined by the Benefit Administrator
- ▶ Care rendered by other than Hospitals and Physicians
- ▶ Care which is experimental/investigative in nature
- ▶ Care for any illness or bodily injury that occurs in the course of employment if you are eligible for benefits or compensation in whole or in part, under the provisions of any legislation of any governmental unit (for example; worker's compensation coverage). This applies whether or not you claim or recover any benefits or compensation and whether or not you recover losses from a third party.
- ▶ Payments to the extent benefits are provided by any governmental agency or unit (except Medicare)
- ▶ Care for any illness or injury suffered due to:
 - Self-inflicted harm
- Attempted suicide
- Mental health issues
- Alcoholism or substance abuse
- War; military duty; civil disorder
- Air travel except as a passenger on a licensed aircraft operated by an airline or air charter company
- Routine physical examinations
- Hearing aids; eyeglasses or contact lenses
- Routine dental care, including dentures and false teeth
- Hernia, unless it results from a covered accident
- Elective abortion
- Participation in or attempt at a felonious act
- Skydiving, scuba, skin, or deep sea diving
- Hang gliding, parachuting, rock climbing and contests of speed
- ▶ Care received for which you would have no legal obligation to pay
- ▶ Care received in Afghanistan, Burma, El Salvador, Iran, Iraq, Kampuchea, Laos, Lebanon, Nicaragua, North Korea, Yemen, Vietnam, and any other country which may be determined by the U.S. Government from time to time to be unsafe for travel

Definitions

Common Carrier means any mode of transportation by land, water or air operating for hire under a license to carry passengers for which a ticket must be purchased prior to travel. Does not include taxi, limousine service, commuter rail or commuter bus lines.

Hospital means a facility that holds a valid license if required by the law; operates primarily for the care and treatment of sick or injured persons as inpatients; has a staff of one or more Physicians available at all times; provides 24-hour nursing service and has at least one registered professional nurse on duty or on call; has organized diagnostic and surgical facilities, either on the premises or in facilities available to the Hospital on a pre-arranged basis; and is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or similar institution.

Immediate Family Member means your spouse or legally dependent children under age eighteen (18) [twenty-five (25) if enrolled as a full-time student at an accredited institution]

Physician means a licensed practitioner of the healing arts acting within the scope of his/her license. The treating Physician may not be yourself or a family member.

Residence means your home address as listed in your card issuer's file or address reflected on your billing statement. The home address from the card issuer's records will take precedence over billing statement address in determining the eligibility of coverage.

Trip means arrangements that are made by a commercial licensed travel establishment consisting of travel agencies and/or Common Carrier organizations, for which the expense has been charged to your eligible Visa card, and which is not less than five (5) consecutive days but does not exceed sixty (60) consecutive days in duration.

Filing an Emergency Evacuation and Transportation/Repatriation of Remains Coverage Claim

How do I file a claim?

- 1 If you have an accident, illness or other type of eligible loss covered under this benefit, immediately call the Benefit Administrator at 1-800-508-1276, or call collect outside the U.S. at 804-673-6498.**
The Benefit Administrator will answer your questions and send you a claim form.
- 2 Return the completed claim form and requested documentation within 180 days** of the date of the event to this address:
Card Benefit Services
P.O. Box 72034
Richmond, VA 23255

What documents do I need to submit with my claim?

For Emergency Evacuation and Transportation:

- ▶ The completed, signed claim form
- ▶ A copy of your receipt, showing that the Trip was charged and paid for with your eligible Visa card
- ▶ A statement from your insurance carrier (and/or your employer, or employer's insurance carrier) or other reimbursement showing any amounts they may have paid toward the costs claimed. Or, if you have no other applicable insurance or reimbursement, please provide a notarized statement to that effect.
- ▶ Copy of medical bills
- ▶ Copy of transportation, medical services, and medical supply bills incurred in connection with the Emergency Evacuation
- ▶ Copy of Physician's statement describing the need for Emergency Evacuation
- ▶ Copy of the original unused return tickets or statement indicating the value of the original unused return tickets
- ▶ Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

For Repatriation of Remains:

- ▶ The completed, signed claim form
- ▶ A copy of your receipt, as proof that the Trip was charged and paid for with your eligible Visa card
- ▶ Copy of death certificate
- ▶ Receipts for embalming, cremation, coffin, and transportation
- ▶ Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

*Under New York laws, when a cardholder's mailing address is in the State of New York, the requirement that you must be one hundred (100) or more miles from your Residence does not apply.

ADDITIONAL PROVISIONS FOR EMERGENCY EVACUATION AND TRANSPORTATION /REPATRIATION OF REMAINS COVERAGE

You shall use due diligence and do all things reasonable to avoid or diminish any injury or illness for which coverage is provided under this benefit. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. After the expiration of two (2) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this coverage. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

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